## UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA **ORLANDO DIVISION**

Steven and Catherine Halpren In re:

Case No. 6:17-bk-05298-KSJ

Debtor(s),

# NOTICE OF INCREASE IN PLAN PAYMENTS

This notice supersedes any previous notices filed

TO: Steven and Catherine Halpren

> 362 Silver Pine Dr. Lake Mary, FL 32746

This notice is occasioned by a notice of increased mortgage payments received by this office from Deutsche Bank (copy attached). Paragraph 8 of your Confirmation Order provides for this change in plan payments from you to the Trustee, and no further order is required.

THE EFFECTIVE DATE OF THIS INCREASE IN PAYMENT IS WITH THE PAYMENT DUE: March 2019

|                             | <u>Former</u> | New                    |
|-----------------------------|---------------|------------------------|
| Mortgage payment            | \$780.98      | \$873.10               |
| Difference                  |               | \$92.12                |
| Additional Trustee Fee      |               | \$10.24                |
| Your Payment to the Trustee | \$1,296.00    | \$1,398.36 (3/19-8/22) |

If you have made one or more payments which are after the effective date of this change, you MUST, in order for your payments to be current and in good standing, forward the difference between your former payment and the new payment to the Trustee upon receipt of this notice.

I hereby certify that a copy of the foregoing Notice of Increase in Plan Payments has been forwarded to the debtor at the address listed above and to the debtors' attorney, Sophia Cabacum Dean, Esq., 12301 Lake Underhill Rd., Ste. 213, Orlando, FL 32828 on this the 11 day of February, 2019.

> /s/ Laurie K. Weatherford Laurie K. Weatherford Chapter 13 Trustee Stuart Ferderer Attorney for Trustee Fl. Bar No. 0746967 Post Office Box 3450 Winter Park, Florida 32790-3450

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| Fill in thi | nis information to identify the case:                      |  |
|-------------|--|--|
| Debtor 1    | Steven A Halpren   |  |
| Debtor 2    | Catherine N Halpren  |  |
| (Spouse,    | , if filing)   |  |
| United St   | States Bankruptcy Court for the MIDDLE_District of FLORIDA |  |
| Case nun    | mber 6:17-bk-05298-KSJ                                     |  |

### Official Form 410S1

# **Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: <u>DEUTSCHE BANK NATIONAL TRUST</u> <u>COMPANY</u>, AS INDENTURE TRUSTEE FOR AMERICAN HOME <u>MORTGAGE INVESTMENT TRUST 2006-1</u>

Last 4 digits of any number you use to identify the debtor's account: 0463

Court claim no. (if known): 14

Date of payment change: 3/1/2019

Must be at least 21 days after date of this notice

New total payment: \$873.10 Principal, interest, and escrow, if any

**Escrow Account Payment Adjustment** Part 1: Will there be a change in the debtor's escrow account payment? O No Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe ■ Yes the basis for the change. If a statement is not attached, explain why: Current escrow payment: \$275.95 New escrow payment: \$368.07 Part 2: Mortgage Payment Adjustment Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's 2 variable-rate account? ■ No Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, □ Yes. explain why: New interest rate: Current interest rate: New principal and interest payment: Current principal and interest payment: Part 3: Other Payment Change Will there be a change in the debtor's mortgage payment for a reason not listed above? · No Attach a copy of any document describing the basis for the change, such as a repayment plan or loan modification agreement. □ Yes (Court approval may be required before the payment change can take effect.) Reason for change: Current mortgage payment: New mortgage payment: